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Testimony in Opposition to

HB 5016 AA Implementing the Governor's Budget Recommendations **Regarding General Government**

March 8, 2012

Good Morning Chairpersons, Senator Toni Harp, Representative Toni Walker, and Committee Members.

I am Michael Norman, President of the Association of Retired Teachers of Connecticut (ARTC).

As the President of ARTC I was shocked and disappointed to learn of the Governor's proposal to shift more of the financial burden of our already high health care costs onto Connecticut's retired teachers by reducing the state's contribution to Teacher's Health Insurance Premium Account. We have many retired teachers in this state with pensions of less than a \$20,000 who barely find the means to survive. They, like most retired teachers, have no Social Security and each day they need to decide how they're going to keep a roof over their heads or choose between money for food or medicine. HB 5016, section 4, pushes them further over the edge into a life of despair. A 9% increase may not sound like much too many people but that 9% will equal more than \$30 per person per month. That could be more than \$700 per year for a married couple and represent a burden that they just cannot bear.

In 1996, the state legislature set health insurance subsidy for retired teachers at \$110 a month. The \$110 would come equally from active teachers, retired teachers, and the state.

- That amount in 1996 paid 70% of insurance costs.
- In the year 2000, when I retired, it paid about 50%.
- Today that amount pays less than 20%.

The state has not increased the level of its contribution in sixteen years while health insurance costs have gone up annually. One would think the state would increase the amount to help very hard pressed retiree, but no, instead they plan to decrease their contribution and shift the costs onto burdened retired teachers.

What is wrong with this picture? Retired teachers are living on a fixed income that has not improved in two years. I was fairly healthy when I retired. This soon changed and a number of serious physical issues occurred which I have had to deal with. Without the TRB health plan I would have gone bankrupt. So I pay my increases.

Don't think that I've allowed these health problems to stop me. I am still active and president of the largest retired teachers' organization in CT, The Association of Retired Teachers of Connecticut.

I ask you today, on behalf of myself and the thousands of retired teachers to not add to our financial burden. Don't make another retired teacher have to choose between their prescription and dinner. Don't take away, but rather think of ways to improve the situation, such as raising the \$110 monthly to a more reasonable amount. Protect those who are no longer able to protect themselves.

Remember, it was these teachers who devoted their lives to teach you and your children and in the process according to many experts they have made Connecticut one the best educated states in the nation.

Respectfully submitted,

Michael D. Norman.